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**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**BRENDA PERRY,**

Plaintiff,

vs.

**OXFORD LAW, LLC;**  
Defendants

) Case No. 2:12-cv-03312-WY  
)  
) **FIRST AMENDED COMPLAINT**  
) **FOR VIOLATION OF THE**  
) **FEDERAL FAIR DEBT**  
) **COLLECTION PRACTICES ACT**

**I. INTRODUCTION**

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. §1692, *et seq.* (hereinafter "FDCPA"), which prohibit debt collectors from engaging in abusive, deceptive, and unfair practices.

**II. JURISDICTION**

2. Jurisdiction of this Court arises under 15 U.S.C. §1692k (d).

### III. PARTIES

3. Plaintiff, Brenda Perry ("Plaintiff"), is a natural person residing in the state of Pennsylvania, and is a "consumer" as defined by the FDCPA, 15 U.S.C. §1692a(3).

4. At all relevant times herein, Defendant Oxford Law, LLC Inc., ("Defendant") was a company engaged, by use of the mails and telephone, in the business of collecting a debt from Plaintiff which qualifies as a "debt," as defined by 15 U.S.C. §1692a(5). Defendant regularly attempts to collect debts alleged to be due another, and therefore is a "debt collector" as defined by the FDCPA, 15 U.S.C. §1692a(6).

### IV. FACTUAL ALLEGATIONS

5. At various and multiple times prior to the filing of the instant complaint, including within the one year preceding the filing of this complaint, Defendant contacted Plaintiff in an attempt to collect an alleged outstanding debt.

6. On or about March 15, 2012, at approximately 2:31 p.m., Defendant called Plaintiff's cellular phone at (301)326-3650 and left her a voice message, asking her to call Defendant Oxford back at (877)543-6151 ext 187; the caller identified himself as Austin Graham and asked Plaintiff to call him regarding "a very important business matter."

1           7.     On or about March 21, 2012, at approximately 5:14 p.m., Defendant  
2 called Plaintiff's cellular phone and left her a voice message, asking her to call  
3 Defendant at (877)543-6151 ext 187 regarding account number 5999313. The  
4 caller identified himself as Austin Graham.  
5

6           8.     On or about March 27, 2012, Defendant sent Plaintiff a letter  
7 regarding Plaintiff's credit card account with Chase Bank USA; the account in  
8 question, number 5599313. In the letter, Defendant stated, in relevant part:  
9  
10

11                 This office represents the above-named client, CUZCO  
12 CAPITAL, who has placed the above-styled matter for  
13 collection. This is a demand for full payment because  
14 you have had ample time to pay our debt. Sometimes  
15 we can arrange installment payments but you must  
16 contact this office for arrangements. At this time, no  
attorney with this firm has personally reviewed the  
particular circumstances on your account.

17  
18 Further, this letter went on to generally inform Plaintiff that if she submits a  
19 written dispute as to the validity of the debt, Defendant will obtain and provide  
20 Plaintiff documentation evidencing the validity of the debt.  
21

22           9.     In response to Defendant's March 27, 2012 letter, Plaintiff wrote a  
23 letter to Defendant, asking Defendant to refrain from contacting her without first  
24 sending her the following information: 1) proof that Defendant owns the debt or  
25 was authorized to collect the debt; 2) that the debt was actually incurred by  
26 Plaintiff with regards to the original creditor, Chase Bank; 3) proof of the  
27  
28

1 judgment against Plaintiff; and 4) proof that Defendant is licensed to collect debts  
 2 in Maryland. Plaintiff also requested Defendant to forward her letter to the  
 3 original creditor if Defendant was in fact not authorized to collect on the debt.  
 4

5 10. Defendant's conduct violated the FDCPA in multiple ways,  
 6 including but not limited to:  
 7

8 a) Failing to notify Plaintiff during the initial communication  
 9 with Plaintiff that the communication was an attempt to  
 10 collect a debt and any information obtained would be used  
 11 for that purpose (§1692e(11));

12 b) Failing to notify Plaintiff during each collection contact  
 13 that the communication was from a debt collector  
 14 (§1692e(11));

15 c) Failing to disclose Defendant's true corporate or business  
 16 name in a telephone call to Plaintiff (§1692d(6)).  
 17

18 11. As a result of the above violations of the FDCPA Plaintiff suffered  
 19 and continues to suffer injury to Plaintiff's feelings, personal humiliation,  
 20 embarrassment, mental anguish and emotional distress, and Defendant is liable to  
 21 Plaintiff for Plaintiff's actual damages, statutory damages, and costs and  
 22 attorney's fees.  
 23  
 24

25 **COUNT I: VIOLATION OF FAIR DEBT**  
 26 **COLLECTION PRACTICES ACT**

27 13. Plaintiff reincorporates by reference all of the preceding paragraphs.  
 28

**PRAYER FOR RELIEF**

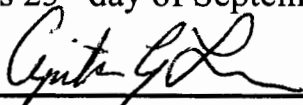
1 WHEREFORE, Plaintiff respectfully prays that judgment be entered  
2 against the Defendant for the following:  
3

- 4 A. Declaratory judgment that Defendant's conduct  
5 violated the FDCPA;  
6 B. Actual damages;  
7 C. Statutory damages;  
8 D. Costs and reasonable attorney's fees; and,  
9 E. For such other and further relief as may be just and proper.  
10

11 **PLAINTIFF HEREBY REQUESTS A TRIAL BY JURY**

12 Respectfully submitted this 25<sup>th</sup> day of September, 2012.

13 By:

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